

Exhibit A



TTWILL11
PO Box 1099
Wixom MI 48393-1099
ADDRESS SERVICE REQUESTED

PRESORTED
FIRST CLASS
US POSTAGE
DPCH

0016081800

8 201793021



Yury Shadrin
3952 Forest Valley Rd
Parkville MD 21234-1400

Consumer Information

Williams & Fudge, Inc. Consumer ID #	[REDACTED]
Williams & Fudge, Inc. Pin #	[REDACTED]
Amount Due for Accounts Listed Below	\$15,452.61

WILLIAMS & FUDGE, INC.

300 Chatham Ave., P.O. Box 11590
 Rock Hill, SC 29731-1590
 1-803-329-9791 1-800-551-5772
 TTY: 1-866-220-2920

August 16, 2016

Account(s) Details

Creditor
 BANK OF AMERICA, N.A

Account #
 SL1 [REDACTED] 3939

Amount Owed
 15,452.61

 \$15,452.61

We represent the above creditor(s) to collect the total amount from you in connection with a delinquent debt.

There have been many attempts to contact you in an effort to resolve this debt. We want to find a way to work with you in order to clear this outstanding balance. As of this date we have not been able to resolve the above account(s) with you.

It is important that we arrive at an agreement to begin taking care of this/these debt(s). You may contact my office at the extension below or communicate with me via my email address below with your intentions.

As of the date of this letter, the amount placed into collections is \$15,452.61. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an additional balance may remain after we receive your payment. For further information, write or call the undersigned.

Williams & Fudge, Inc.
 Portia Chisolm
 803-326-1246
 Pchisolm@wfcorp.Com

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.